

Art Unit: 3715

DETAILED ACTION

In response to Applicant's amendments filed 1/31/2011, claims 13-15, 19, 32-34, 38, 51-53, 57, & 66 are cancelled. Claims 1-12, 16-18, 20-31, 35-37, 39-50, 54-56, 58-65 & 67-72 are pending.

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

3. Claims 1-12, 16-18, 20-31, 35-37, 39-50, 54-56, 58-65 & 67-72 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ghosh et al. (US 2001/0032094 A1), hereinafter known as Ghosh, in view of Koskinen (US 6,527,556 B1), hereinafter known as Koskinen.

4. Ghosh teaches a system and method for providing personalized business information to users, comprising: identifying employer business information requirements for respective user job functions (various entities requiring insurance services can access the several databases of the present invention to verify that a particular agent meets the requirements for their needs, or to locate an agent which meets all the requirements that the particular entity has in mind. The system is designed to capture information for tracking licensing requirements for both insurance

Art Unit: 3715

and securities businesses, Para. 0015) wherein the employer business information requirements for respective user job functions is information for use in performing the respective user job functions as determined by an employer (insurance agents are required to be licensed in each state in which they conduct business, Para. 0006); creating a profile (agent details) specifically for a user defining the user's job function (information on agent employment) and including any professional licenses held by the user (licensing status) and any critical dates (appointment status; Agent details includes information about Agent profile, licensing status, appointment status and CE {Continuing Education} certification requirement status and other related information. The information in agent details is used by LIS {Licensing Information System} to assure compliance with state requirements and to fill in information regarding a particular agency employing one or more agents, Para. 0033); determining personalized business information to provide to the user that is specific to a set of activities that the user was specifically employed to perform (LIS permits a user to view and update information regarding an agent's license in agent details, Para. 0040) based on the created profile (agent details includes an agent profile. Agent profile includes information about an agent such as social security number, full name, employee ID number, contact information and so forth, Para. 0039), the employer's business information requirements for the user's job function (An agent can be licensed to deal in securities as well as offer insurance services. This licensing information is included in agent details. The detail information with respect to securities includes all the exams that were taken by an agent to meet securities requirements and dates of examination and status of results approved, Para. 0044), and at least one professional license held by the user (Agent licensing information includes such items as license status, states in which the agent is licensed, license numbers, the issue date of the license, the effective date of the license, license information for any agency to which the agent belongs, agency license renewal dates and so

Art Unit: 3715

forth, Para. 0040); providing the personalized business information to the user (Reports in LIS are also available to satisfy agent and agency reporting requirements, Para. 0075-0077), wherein the personalized business information includes at least a first segment of information operable to navigate the user to a second segment of information stored at location remote from the first segment of information (Reports can have fields which are tied to information contained in system components, so that any changes in system information, occurring as a result of an update, for example, are reflected in later generated reports. The various parts of a report, such as tables of information, can be populated with information resulting from a search or query conducted on the various system components. Because LIS can exist in a distributed form on a local or wide area network, reports can draw information from a variety of sources related to areas of functionality, Para. 0076), and providing update notifications specifying that there has been an update to at least some of the personalized business information provided to the user (updates to the system information which causes changes in particular data items will initiate a section of executable code which provides a response to the change. Responses can include prompting the user for entry of an amount of money for a check request after notification of positive exam results. As dates change with progressing time, agents facing expiration dates or renewal requirements will be notified in response to a calculated date differential of, for example, 60 days before an expiration deadline. A change in state licensing requirements may provoke a notification to any agent licensed in that particular state, Para. 0059; see also Para. 0071) [Claims 1, 20, & 39].

5. Ghosh teaches where the provided associated professional training information (i.e., user's progress and performance data) is internally generated (internal users to the corporate intranet access and maintain information contained in system components remotely through LIS, Para. 0028-29; through a single server, Para. 0080) [Claims 1, 2, 20, 21, 39, & 40].

Art Unit: 3715

6. Ghosh teaches a distributed system capable of being used by a number of users at a number of remote locations, and being interconnected with other related systems to provide information transfer capabilities (Para. 0016). Ghosh further teaches using the Internet to send messages and responses (Para. 0029). Ghosh further teaches embedding information in a report which draws on information distributed across a network (Para. 0077). What Ghosh fails to teach is providing a list of reference resource types, wherein each listed reference resource type is associated with a link that when selected leads to a segment of information pertaining to the selected reference resource type [Claims 1, 20, & 39]. However, Koskinen teaches providing links to files containing sound, video, and graphics information to a user (15:4-15; see also Figure 35, "Retrieve Learner Sentences, Distracters, Hints", "Retrieve Sound Files", "Retrieve Graphics Files", "Retrieve Video Files", and "Display available files to Learner in Learner Window"). It would have been a simple matter to merely have added these reference links to the intranet page taught by Ghosh, in order to allow a user to find content related to a professional training course. Therefore, it would have been obvious to one of ordinary skill in the art, at the time the invention was made, to merely have included a list of links to references pertaining to the type of resource used, as taught by Koskinen, in the system and method of providing information to professional users of Ghosh, in order to provide context-sensitive tools that enhance a user's ability to locate relevant information quickly [Claims 1, 20, & 39].

7. What Ghosh further fails to teach is providing a list of communications options for selection by the user, wherein each listed option corresponds to a type of dialog available to the user for communicating with another user [Claims 1, 20, & 39]. However, Koskinen teaches two types of listed communication options (Professional and Personal), involving a back-and-forth dialog between two or more users (5:9-48; see also Figure 2, a graphical depiction of the displayed types of communication options). It would have been a simple matter to merely have

Art Unit: 3715

listed multiple types of communication options for a learner to observe as many realistic interactions between practitioners as they desire, whilst creating variations of possible conversation paths, such that the learner is not bored. Therefore, it would have been obvious to one of ordinary skill in the art, at the time the invention was made, to have merely provided a list of communication options for the user, corresponding to both Professional- and Personal-type conversation dialog options for the user, in order to provide a wider variety of possible conversations for a learner to interact with another user (e.g., the trainer of 6:64-7:13), for the purpose of not boring the trainee during repetitive learning tasks [Claims 1, 20, & 39].

8. Ghosh teaches generating personal training activity data (reports) associated with use of provided personalized professional training (Report details includes functionality and information for creating reports and for printing reports related to a particular topic. Reports can be generated by LIS using report details for any number of types of information available in the system, including tax and licensing information, Para. 0036; these types of information which can be reported are understood to include agent details, especially continuing education requirements), the personal training activity data (agent CE information) including training progress data and training performance data (Agent CE information is also tracked in agent details. CE information lists the CE completed by an agent and includes such items as the course name, the course number, sponsor for the class, sponsor number, the state for which the course was completed, the credits achieved and so forth. LIS displays the courses taken and the requirements satisfied by the courses, Para. 0042; requirements satisfied by the courses are understood to be training progress, and credits achieved are understood to be training performance), wherein the coursework of the personalized training is provided based on the created profile (ad-hoc reports may be created by the user to encompass individualized reporting needs. The ad-hoc reports may use any of the information in LIS in various formats as

Art Unit: 3715

the user desires; Para. 0036; it is understood that the reporting details are stored in the agent profile, see Figure 3, Item 32) [Claims 2, 21, & 40].

9. Ghosh teaches recording [Claims 3, 22, & 41] and storing [Claims 4, 23, & 42] training progress data and training performance data (LIS includes a system maintenance and configuration component, which provides an administrator with security access for performing maintenance functions. Typical maintenance functions include adding or deleting users, modifying user permissions, entering or modifying records related to CE instruction and CE providers, entering or modifying state specific licensing requirements, and so forth, Para. 0032; Agent CE information is selectable for viewing, editing or reporting purposes through a CE details screen. The CE classes taken by an agent, or group of agents, are recorded and updated to provide a record which permits a comparison against state CE requirements, Para. 0065) [Claims 3, 4, 22, 23, 41, & 42].

10. Ghosh teaches generating documents based on the recorded training progress data and training performance data (ad-hoc user reports, Reports can have fields which are tied to information contained in system components, so that changes in system information, occurring as a result of an update, for example, are reflected in later generated reports. The various parts of a report, such as tables of information, can be populated with information resulting from a search or query conducted on the various system components. Because LIS can exist in a distributed form on a local or wide area network, reports can draw information from a variety of sources related to areas of functionality. For example, financial information can be coupled with licensing information and CE requirements to advise a decision on obtaining CE instruction within a budget, Para. 0075-0077) [Claims 5, 24, & 43].

11. Ghosh teaches obtaining a first set of administrative instructions (report details), and wherein the generating of documents includes generating the documents in accordance with the

Art Unit: 3715

first set of administrative instructions (At a user command, or if set for automatic generation, reports are created for submission to appropriate state authorities to satisfy various requirements. Requirements which may be met by submission of these reports can include tax filing statements, state residency and corporation reporting laws, and issues related to the insurance or securities industry mandated by local and federal authorities. Each of these reports can be updated with information as rules or laws change, or in response to changes in agent details 30 or agency details, Para. 0075-0077; it is understood that the report details stored in the agent or agency details are administrative instructions, obtained from a user, for generating documents accordingly; see also Para 0055) [Claims 6, 25, & 44].

12. Ghosh teaches wherein the personalized business information includes knowledge types (a user screen for LIS operates on a flexible and user-friendly basis to provide an ergonomic interface. *Agent, agency, state, CE and report information* is available at user screen through intuitive graphical symbols and labels, Para. 0056, see also Figure 8, Item 64; This information is understood to be types of knowledge) [Claims 9, 28, & 47].

13. Ghosh teaches linking the knowledge types to one another (LIS permits a user to access agent profile to obtain particular information related to an agent or group of agents. The user may, depending upon security permissions, search for agents based on specific criteria, select one or more agents from the search results, view complete agent profiles and compose reports based on the search results, Para. 0060-0066; because all the agent's information is accessible via hyperlinks, it is understood that the knowledge types are directly linked to one another; see also Para. 0056 & 0057) [Claims 10, 29, & 48].

14. Ghosh teaches wherein the knowledge types include a descriptive text area (The system enables the agent to obtain the requirements for getting a particular license, Para. 0014; For example, an agent profile is accessible by selecting "Agent" at user screen and instituting a

Art Unit: 3715

search by first or last name, social security number or employee ID. The user can select and edit agent profile, or add an entirely new profile. Once the user has access to agent profile, the various fields of agent profile are then available for editing or data entry, Para. 0056, see also Figure 8; The user screen in Figure 8 is understood to be an area containing text describing licensing requirements; see also agent CE details and state CE requirements, Para. 0065) [Claims 11, 30, & 49].

15. Ghosh teaches embedding in at least one of the knowledge type one of: regulatory links (A user can view the various state CE requirements (requirements specific to various state authorities} through LIS and obtain reports or printouts of the requirements, Para. 0071), training links (LIS can inform agents about certified CE providers and instruction schedules to permit the agents to met the new requirements, Para. 0071) and a compliance link (LIS can also send to the agent or agents a current list of CE providers that are certified by the state to facilitate meeting any outstanding CE requirements, Para. 0071; see also tracking state specific criteria for licensing, Para. 0072) within the descriptive text area (State CE requirements are accessed on an appropriately named screen, Para. 0071; see also other tracked requirements information in Para. 0072-0074) [Claims 12, 31, & 50].

16. Ghosh teaches providing business information management (agency details in agency profile, Para. 0045-0053; also, a particular user, whether an agent, *agency owner*, insurance carrier or an entity needing insurance services, can access LIS to obtain information necessary to meet the needs of their particular business, Para. 0057) [Claims 16, 35, & 54].

17. Ghosh teaches wherein the profile is created employing the business information management (Agency details includes information about a particular agency such as its profile, present license status, appointments, officers and reports filed. The information in agency

Art Unit: 3715

details is used by LIS to verify a match for a particular agency to provide services in a given state or in a particular area of insurance services, Para. 0034) [Claims 17, 36, & 55].

18. Ghosh teaches wherein the providing of business information management includes providing notification, wherein the notification includes at least one of: a dialog to users communicating updates to compliance knowledge, a dialog to users communicating additional training requirements, a dialog to users communicating upcoming examination, and a dialog to users communicating continuing education requirements (updates to the system information which causes changes in particular data items will initiate a section of executable code which provides a response to the change, Para. 0059; Agents that lack particular CE training required by a state for which a license will be obtained or maintained are notified automatically, through any regular media including mail and e-mail, Para. 0071; automatic particular CE notification via email is understood to be a dialog to a user communicating at least additional training requirements, upcoming examination, and CE requirements) [Claims 18, 37, & 56].

19. Ghosh teaches generating knowledge use data associated with use of the provided personalized business information (LIS reacts to entry or modification of information in agent details or agency details by analyzing the changes and initiating proactive measures designed to contribute to keeping agent and agency licenses current, Para. 0058) [Claims 58, 63, & 68].

20. Ghosh teaches recording [Claims 59, 64, & 69] and storing [Claims 60, 65, & 70] the recorded knowledge use data (Modifications to the information in agent details or agency details may be requested by an agent upon a change in status by e-mail, postal mail, or automatically by receipt of a notification from a licensing authority, such as a state insurance department, Para. 0058) [Claims 59, 60, 64, 65, 69, & 70].

21. Ghosh teaches generating documents based on the recorded knowledge use data (Reports in LIS are also available to satisfy agent and agency reporting requirements. Report

Art Unit: 3715

details can contain form reports which are populated with data through a query to the updated system components. At a user command, or if set for automatic generation, reports are created for submission to appropriate state authorities to satisfy various requirements, Para. 0075-0077) [Claims 61, & 71].

22. Ghosh teaches providing updated personalized business information based on the amount of personalized business information completed (As updates to the requirements promulgated by an individual state are released, LIS is modified to reflect the changes. Changes in state CE requirements or certified providers of CE instruction will prompt LIS to inform agents affected by the changes of the new requirements and provide the agents with ways in which the new requirements may be met. For example, LIS can inform agents about certified CE providers and instruction schedules to permit the agents to meet the new requirements, Para. 0071; see also Para. 0059) [Claims 62, 67, & 72].

23. Ghosh teaches all the features of claims 1-6, 20-25, & 39-44, as demonstrated above. What Ghosh fails to explicitly teach is storing the generated documents in a database [Claims 7, 26, & 45], and wherein the storing of generated documents includes obtaining a second set of administrative instructions [Claims 8, 27, & 46]. However, Ghosh teaches allowing users to access system components through requests to a relational database management system via a user interface, which then responds with reports and updated information (Para. 0026). Ghosh further teaches automatically generating reports, based on results of database queries (Para. 0075-0077) and storing user-specific report generation details (administrative instructions) in a database (Para. 0055), and automatically submitting reports to state authorities (Para. 0076). The invention of Ghosh would have been capable of storing the entire report in the database, instead of merely storing the report details, if the size of the database is unlimited, as well as obtaining report details in the database to store the instructions determining which reports are to

Art Unit: 3715

be submitted to which authorities, and when. Therefore, it would have been obvious to one of ordinary skill in the art, at the time the invention was made, to have used the database of Ghosh to have stored his generated documents and obtaining a second set of administrative instructions for storing generated documents in a database, in order to reduce the time needed to produce and submit a report that was previously generated by temporal locality of reference [Claims 7, 8, 26, 27, 45, & 46].

Response to Arguments

24. Applicant's arguments with respect to claims 1, 20, & 39, regarding the rejection under Ghosh and Alcorn have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

25. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Art Unit: 3715

Any inquiry concerning this communication or earlier communications from the examiner should be directed to NIKOLAI A. GISHNOCK whose telephone number is (571)272-1420. The examiner can normally be reached on M-F 11:00a-7:30p EST (8:00a-4:30p PST).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Xuan M. Thai can be reached on 571-272-7147. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

4/8/2011
/Nikolai A Gishnock/
Examiner, Art Unit 3715